

Information to identify the case:

Debtor 1	<u>Geraldine E. Allen</u>	Social Security number or ITIN	xxx-xx-5629
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-20149-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Geraldine E. Allen

5/15/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Geraldine E. Allen
Debtor

Case No. 21-20149-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 15, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2023:

Recip ID	Recipient Name and Address
db	#+ Geraldine E. Allen, 534 Idaho Avenue, Verona, PA 15147-2955
r	+ Kim Murray, BHHS The Preferred Realty, 4100 William Flynn Highway, Allison Park, PA 15101-3004
15332927	+ Calvary Portfolio Services (Citibank), 500 Summit Lake Dr., Ste. 4A, Valhalla, NY 10595-2323
15332934	+ Portfolio Recovery (Synchrony), 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 16 2023 03:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 16 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 16 2023 03:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 16 2023 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	May 16 2023 03:51:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15332926	+ EDI: CITICORP.COM	May 16 2023 03:51:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15332928	+ EDI: CAPITALONE.COM	May 16 2023 03:51:00	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
15338169	EDI: CAPITALONE.COM	May 16 2023 03:51:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15332929	+ EDI: CAPITALONE.COM	May 16 2023 03:51:00	Capital One/Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
15338198	+ Email/Text: bankruptcy@cavps.com	May 16 2023 00:02:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15332930	+ Email/Text: bknotice@raslavr.com	May 16 2023 00:01:00	Citibank N.A., c/o RAS LaVrar LLC, 425 Commerce Dr., Suite 150, Fort Washington, PA 19034-2727
15332931	EDI: DISCOVER.COM	May 16 2023 03:51:00	Discover Financial Service, PO Box 15316,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: May 15, 2023

Form ID: 3180W

Total Noticed: 26

			Wilmington, DE 19850
15335324	EDI: DISCOVER.COM	May 16 2023 03:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15361322	+ Email/Text: kburkley@bernsteinlaw.com	May 16 2023 00:02:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15332932	+ Email/PDF: resurgentbknotifications@resurgent.com	May 16 2023 00:14:47	LVNV Funding (Credit One Bank), c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15332933	+ Email/PDF: resurgentbknotifications@resurgent.com	May 16 2023 00:15:04	LVNV Funding (Sams Club), c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15335142	Email/PDF: resurgentbknotifications@resurgent.com	May 16 2023 00:14:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15350754	EDI: PRA.COM	May 16 2023 03:51:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15332935	+ Email/Text: bknotice@raslavarar.com	May 16 2023 00:01:00	Robert Kline, Esquire, RAS Lavrar LLC, 425 Commerce Dr., Ste. 150, Fort Washington, PA 19034-2727
15332936	+ EDI: RMSC.COM	May 16 2023 03:51:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
15332937	+ EDI: RMSC.COM	May 16 2023 03:51:00	SYNCB/Value City, PO Box 965036, Orlando, FL 32896-5036
15357711	+ EDI: RMSC.COM	May 16 2023 03:51:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15333339	+ EDI: RMSC.COM	May 16 2023 03:51:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15332938	+ EDI: WTRRN BANK.COM	May 16 2023 03:51:00	TD Bank USA/Target, NCD-0450, PO Box 1470, Minneapolis, MN 55440-1470

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Midfirst Mortgage
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: May 15, 2023

Form ID: 3180W

Total Noticed: 26

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2023 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Geraldine E. Allen amy@zemalawoffice.com
Brian Nicholas	on behalf of Creditor Midfirst Mortgage bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5